

**Information to identify the case:**

Debtor 1	<u>Leslie B Ford</u>	Social Security number or ITIN	xxx-xx-1172
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	15-31259-CMG		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Leslie B Ford

2/7/20

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Leslie B Ford  
DebtorCase No. 15-31259-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 19

Date Rcvd: Feb 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2020.

db +Leslie B Ford, 2033 Bellevue Road, Harrisburg, PA 17104-1326  
r +John L Sullivan, 343 Nassau Street, Princeton, NJ 08540-4614  
cr +Seterus, Inc. as authorized Subservicer for Federa, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

515896561 +Drexel University, c/o Scott Weston, Esquire, P.C., 24 Regency Place, Glen Mills, PA 19342-1001

515896562 +Exeter, P.O. Box 166008, Irving, TX 75016-6008

516038933 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401

515845387 Home Depot, P.O. Box 9001010, Louisville, KY 40290-1010

515845388 +LBNJ, LLC through its Custodian SB Muni, c/o Gary C. Zeitz, Esquire, 1101 Laurel Oak Road, Suite 170, Voorhees, NJ 08043-4381

515890428 +Metro Bank, C/O Daniel D. Haggerty, Esq., 123 South Broad Street, Suite 1670, Philadelphia, PA 19109-1003

518291448 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096

518291449 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096

515896573 Pennsylvania Department of Revenue, P.O. Box 280431, Harrisburg, PA 17128-0431

515896566 Pennsylvania Department of Revenue, P.O. Box 280431, Harrisburg, PA 17128-0431

515896567 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Seterus, P.O. Box 2008, Grand Rapids, MI 49501-2008)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 08 2020 00:51:04 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Feb 08 2020 00:51:01 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

515907208 +EDI: AISACG.COM Feb 08 2020 05:19:00 Exeter Finance Corp., c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347

515896564 EDI: IRS.COM Feb 08 2020 05:19:00 IRS- Special Procedures, P.O. Box 7346, Philadelphia, PA 19101-7346

516010971 EDI: PRA.COM Feb 08 2020 05:18:00 Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Metro Bank, 3801 Paxton Street, Harrisburg, PA 17111-1418

515896568\* +Drexel University, c/o Scott Weston, Esquire, P.C., 24 Regency Place, Glen Mills, PA 19342-1001

515896569\* +Exeter, P.O. Box 166008, Irving, TX 75016-6008

515896563\* Home Depot, P.O. Box 9001010, Louisville, KY 40290-1010

515896570\* Home Depot, P.O. Box 9001010, Louisville, KY 40290-1010

515896571\* IRS- Special Procedures, P.O. Box 7346, Philadelphia, PA 19101-7346

515903005\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

515896565\* Metro Bank, 3801 Paxton Street, Harrisburg, PA 17111-1418

515896572\* Metro Bank, 3801 Paxton Street, Harrisburg, PA 17111-1418

515896574\* ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Seterus, P.O. Box 2008, Grand Rapids, MI 49501-2008)

516047884\* ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Seterus, Inc., PO Box 1047, Hartford, CT 06143)

515845389 ##+Metro Bank, 3801 Paxton Street, Harrisburg, PA 17111-1418

TOTALS: 0, \* 11, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 19

Date Rcvd: Feb 07, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Christopher G. Cassie on behalf of Debtor Leslie B Ford ccassie@spearwildermand.com,  
kbrand@spearwildermand.com  
Daniel D. Haggerty on behalf of Creditor Metro Bank dhaggerty@KHFLaw.com,  
aneff@khflaw.com;jarcher@khflaw.com  
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor Seterus, Inc. as authorized Subservicer for Federal  
National Mortgage Association (Fannie Mae), Creditor c/o Seterus, Inc. bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
NJ\_ECF\_Notices@mccalla.com  
Patrick O. Lacsina on behalf of Creditor Seterus, Inc. as authorized Subservicer for Federal  
National Mortgage Association (Fannie Mae), Creditor c/o Seterus, Inc. ,  
PATRICK.LACSINA@GMAIL.COM  
Phillip Andrew Raymond on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
phillip.raymond@mccalla.com  
Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC rsolarz@kmlawgroup.com  
Sindi Mncina on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FANNIE MAE")  
smncina@rascrane.com

TOTAL: 11